Amendment to the Specification

After the Title on page 1 of the Specification, please amend the section captioned "Cross Reference to Related Applications" as follows:

-- ## Cross Reference to Related Applications

This application claims the benefit of United States Provisional Application Serial No. 60/529,498, filed by Miller et al. on December [[31]] 15, 2003 and entitled "Billing Workflow System for Crediting Charges to Entities Creating Derivatives Exposure", which is incorporated herein by reference. --